

IYF



## Tier 2 | Investing in Your Future



(Revised 12/4/2023)



# Welcome to Investing in Your Future

For employees who are more  
than 15 years from retirement

## General Contact Resources

**Web Address:**

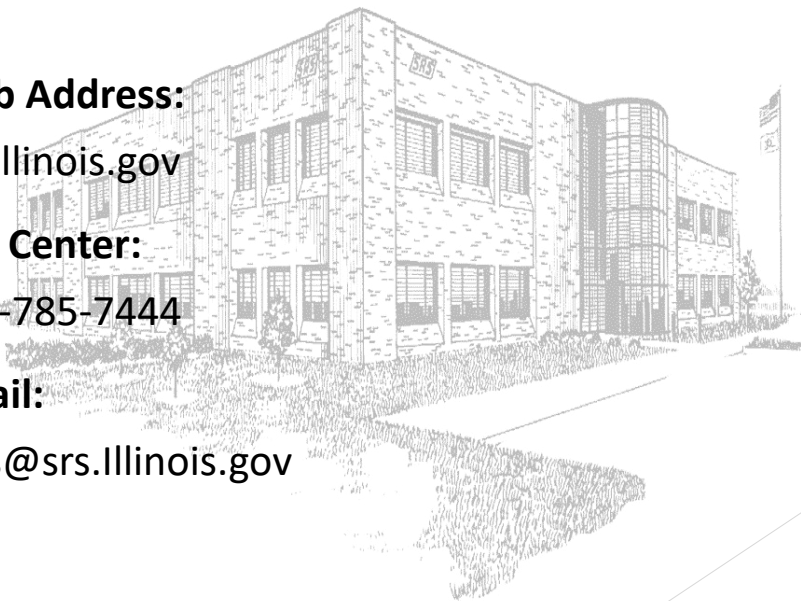
[srs.illinois.gov](http://srs.illinois.gov)

**Call Center:**

217-785-7444

**Email:**

[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)



## SERS Terminology

- **Annuity**: Monthly pension payment paid for the member's lifetime.
- **CPI**: Consumer Price Index (Tier 2). Annual pension increases are  $\frac{1}{2}$  of the CPI or 3% of pension, whichever is less.
- **CUP**: Civil Union Partner.
- **Tier 2**: Individuals who became a member of SERS or a reciprocal system after January 1, 2011.
- **Vested**: Once vesting service credit has been met, members will qualify for a monthly annuity after reaching their eligibility date to retire.
  - Tier 2 – needs 10 years service credit to be vested

## Important Dates

- **62** – Reduced benefit from Social Security & Tier 2 eligible to retire with reduced pension
- **67** – Tier 2 age of retirement eligibility



**SRS Website/  
SERS Website**

ILLINOIS SRS

State Employees' Retirement System | Judges' Retirement System | General Assembly Retirement System

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# State Retirement Systems of Illinois

## Helpful Links



Retirement Coordinators



Open IFBs/RFPs



Closed and Awarded IFBs/RFPs



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Member Services Help Information



**Tier 2**

|                                 |  |
|---------------------------------|--|
| Tier 2 Retirement               | <b>Tier 2 Retirement</b>   |
| Pension Application             | <b>PENSION APPLICATION PACKET &gt;</b>   |
| Credited Service                | <b>Fact Sheets</b>   |
| Optional Service Credit         | Regular Formula  |
| Refunds                         | Alternative Formula  |
| Death Benefit                   | Retirement Applications FAQs   |
| Retirement Annuity              | Retirement Systems Reciprocal Act  |
| Tier 2 Salary Limitations       | QILDRO   |
| Benefits                        | <b>Active Member</b>   |
| Regular Retirement Formula      | Credited Service   |
| Alternative Retirement Formula  | Refunds  |
| Non-Occupational Death Benefits | Optional Service Credit  |
| Occupational Death Benefits     | Benefits   |
| Tier 2 FAQs                     | <b>Retiree &amp; Survivor</b>  |
| Retirement FAQs                 | Retirement Annuity   |
| Refunds FAQs                    | Death Benefits   |
| Taxes FAQs                      | <b>Salary Limitations/Cola Increase</b>  |
| Direct Deposit FAQs             | In accordance with state law, the Department of Insurance (DOI) is to annually determine certain annuity limitations for use in benefit determinations by the Retirement Systems and Pension Funds operating under the Illinois Pension Code. The calculations include:<br>The retirement Cost of Living Adjustment ("COLA") applicable to Tier 2 participants, and  |
| Death Benefits FAQs             | <ul style="list-style-type: none"> <li>The annual salary maximum applicable to Tier 2 participants.</li> <li>The annual increase to be used in determining the COLA for Tier 2 is derived from the change in the Consumer Price Index-Urban ("CPI-U") for the 12 months ending with the September proceeding each November 1. State statute requires that the DOI provide these calculations to impacted Retirement Systems and pension Funds by November 1 of each year.</li> </ul> |
| Optional Service FAQs           | For the State Employees' Retirement System (SERS) the annuity COLA and the increase in the annual salary maximum equals the lesser of 3% or half the CPI-U. The following table outlines the COLA to be applied and the maximum salary for Tier 2 annuity purposes by calendar year.   |

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# Calculators

[Social Security Benefit Estimate Calculator](#)

[Service Credit Calculator](#)

[Sick Leave and Vacation Chart](#)

## SERS CONTACT INFORMATION

2101 S. Veterans Parkway  
Springfield, IL 62704  
Phone: 217-785-7444  
Fax: 217-785-7019  
**Email SERS**

## HELPFUL LINKS

Illinois State Board of Investments  
[Report SERS Fraud](#)  
[Report JRS Fraud](#)  
[Report GARS Fraud](#)

## JRS/GARS CONTACT INFO

FOR JRS/GARS MEMBERS ONLY  
JRS/GARS representatives do not have the ability or authorization to access SERS member data, or to assist SERS members.  
2101 S. Veterans Parkway  
Springfield, IL 62704  
Phone: 217-782-8500  
Fax: 217-524-9039  
**Email JRS**  
**Email GARS**

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# Member Services

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Sign up for Member Services



Member Services Registration Instructional Video



Member Services Help Information

## Create a new Account

### Registration

Your Username can include letters, numbers, and periods (may not start or end with a period); and must be between 6 and 20 characters long.  
Examples: John.Smith JSm1th

|                                   |   |
|-----------------------------------|---|
| <b>First Name:</b>                | <input type="text"/>  |
| <b>Last Name:</b>                 | <input type="text"/>  |
| <b>Email Address:</b>             | <input type="text"/>  |
| <b>Confirm Email Address:</b>     | <input type="text"/>  |
| <b>Cell Phone:<br/>(Optional)</b> | <input type="text" value="Example: 999-999-9999"/>                            |
| <b>Cell Carrier:</b>              | <input type="text" value="- Not Supplied -"/>                                 |
| <b>Choose your<br/>Username:</b>  | <input type="text"/>  |
| <b>Password:</b>                  | <input type="password"/>  |
|                                   | <small>Password Rules</small>   |
| <b>Confirm Password:</b>          | <input type="password"/>  |
|                                   | <input type="button" value="Register"/> <input type="button" value="Cancel"/> |

# ILLINOIS.GOV Authentication Portal

Sign in with your Public account

Sign in

- Reset your password
- Recover your Username
- Create a new account

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STATE RETIREMENT SYSTEMS

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Account as of 8/20/2015

## Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

### SERS MEMBERSHIP RECORD

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### BASIC ACCOUNT BENEFIT

Retirement System

State Employees' Retirement System

Status

Active

Birth Date

3/12/1974

Age

41 years 5 months

Membership Date

11/01/2019

Tier

Tier 2

### LAST PAYROLL OR DISABILITY POSTING

Type

Salary

Current Plan

[B] SERS Regular - Coordinated, Tier 2, 4%

Pay Code

10-000

Agency

Human Services, Department of

Position Code

65325

Timeworked Basis

Monthly

Pickup Code

00 (None)

Last Salary Date

07/31/2015

Current Rate

\$2,917.28

memberservicesqa.srs.illinois.gov/Member#





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Account as of 8/20/2015

## Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

| BASIC                            | ACCOUNT          | BENEFIT |
|----------------------------------|------------------|---------|
| Total Service Credit             | 15 years 1 month |         |
| Total Contributions              | \$26,795.86      |         |
| Final Average Compensation (FAC) | \$2,917.28       |         |

| EARNINGS AND SERVICE CREDIT                  |
|--|
| Earnings and Service Credit                  |
| Earnings and Service Credit by Calendar Year |

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Doe, Jane - [Member Id: 12-3456789] Account as of 8/20/2015

**SERS CONTRIBUTION SUMMARY**

| Type             | Pre-Tax            | Post-Tax      | Employer Pickup   | Total              |
|------------------|--------------------|---------------|-------------------|--------------------|
| Retirement       | \$18,582.20        | \$0.00        | \$4,564.56        | \$23,146.76        |
| Widow & Survivor | \$2,655.38         | \$0.00        | \$993.72          | \$3,649.10         |
|                  | <b>\$21,237.58</b> | <b>\$0.00</b> | <b>\$5,558.28</b> | <b>\$26,795.86</b> |

15 years 1 month

\$26,795.86

\$2,917.28

Earnings and Service Credit by Calendar Year

Close

STATE RETIREMENT SYSTEMS

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Account as of 8/20/2015

39] 15 years 1 month

ggs and Service Credit by Calendar Year

**SERS FAC SUMMARY**

|                  |              |
|------------------|--------------|
| Calculated Date  | 04/22/2022   |
| Calculated FAC   | \$7,044.87   |
| Earnings for FAC | \$676,307.98 |
| Months           | 96.00        |
| Used Start Date  | 04/2014      |
| Used End Date    | 03/2022      |

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Export To Excel

Legend: Earnings Service Credit Service Credit Adjustment

SERS EARNINGS AND SERVICE CREDITS BY CALENDAR YEAR

| Year | Jan        | Feb        | Mar        | Apr        | May        | Jun         | Jul        | Aug        | Sep        | Oct        | Nov        | Dec        | Total       |
|------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|-------------|
| 2018 | \$7,325.35 | \$7,036.04 | \$7,423.50 | \$7,036.04 | \$7,391.20 | \$7,665.65  | \$7,243.27 | \$7,049.54 | \$7,049.54 | \$7,043.64 | \$7,554.34 | \$0.00     | \$79,818.11 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0000     | 0.9167      |
| 2017 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,749.58 | \$6,644.97 | \$6,884.07  | \$6,510.48 | \$6,674.86 | \$6,510.48 | \$6,988.68 | \$6,510.48 | \$6,719.69 | \$79,707.93 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |
| 2016 | \$6,433.44 | \$6,433.44 | \$6,433.44 | \$6,433.44 | \$6,433.44 | \$8,068.30  | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$79,264.78 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |
| 2015 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$7,102.58 | \$7,503.04 | \$12,541.66 | \$7,452.24 | \$7,452.24 | \$7,467.32 | \$7,431.60 | \$7,431.60 | \$7,431.60 | \$91,328.52 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |
| 2014 | \$6,466.78 | \$6,466.78 | \$6,466.78 | \$6,219.16 | \$6,298.36 | \$8,485.42  | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$6,504.88 | \$79,432.56 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |
| 2013 | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$6,017.66 | \$8,423.29  | \$6,466.78 | \$6,466.78 | \$6,466.78 | \$6,466.78 | \$6,466.78 | \$6,466.78 | \$76,390.03 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |
| 2012 | \$5,423.96 | \$5,604.75 | \$5,785.54 | \$5,787.10 | \$5,787.10 | \$5,787.10  | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$5,787.10 | \$68,898.15 |
|      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833      | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 0.0833     | 1.0000      |



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SYSTEMS

# Member Services

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**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

Account as of  
8/20/2015

## SERS MEMBERSHIP RECORD

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**BENEFIT**

*Your estimated benefits have been calculated as of 8/20/2015. The estimate is based on the most recent payroll data that we have received and posted to your account (7/31/2015). As additional payrolls are received and posted to your account, the benefit calculations will be updated accordingly.*

## ESTIMATED RETIREMENT BENEFITS

These benefits assume continuous service at current rate of pay through benefit effective date.

**Regular Retirement - Monthly Benefit** **7/1/2056** **\$2,611.60**

Age 67 with 10 Years of Service: You must be at least age 67 with 10 years of service.

**Reduced Retirement - Monthly Benefit** **7/1/2051** **\$1,578.84**


You must be age 62 with 10 years of service. Your benefit is reduced by 1/2 of one percent for each month under the age of 67.

For each month (21 days) of unpaid sick days and/or paid sick and vacation days, your projected monthly gross is anticipated to increase by \$5.94.

## ESTIMATED DISABILITY BENEFITS

If you become disabled and meet SERS qualifications for disability benefits you may be eligible to receive one of the following estimated benefits below:

**Non-Occupational - Monthly Benefit** **\$1,944.31**



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### SERS ESTIMATED REGULAR RETIREMENT - MONTHLY BENEFIT

| Plan                             | Service Credit (Years) | Formula | X | 1.67% | = | 61.2334% | % of FAC          |
|----------------------------------|------------------------|---------|---|-------|---|----------|-------------------|
| SERS Regular - Tier 2            | 36.6667                |         | X | 1.67% | = | 61.2334% |                   |
| Total Percentage of FAC =        |                        |         |   |       |   |          | 61.2334%          |
| Projected FAC X                  |                        |         |   |       |   |          | \$4,265.00        |
| <b>Estimated Benefit</b>         |                        |         |   |       |   |          | <b>\$2,611.60</b> |
| <b>Projected Retirement Date</b> |                        |         |   |       |   |          | <b>7/1/2056</b>   |

**Notes:**

- The benefit was calculated as of 04/15/2022 instead of 04/22/2022, because of the Member's latest posted earnings date.
- Eligibility rule met: Tier 2: 67 and 10 yrs.
- Additional projected service: 34.1667 years.
- Receiving Regular formula (40 ILCS 5/14-108).
- Projected monthly gross increase for unused benefit time: \$5.94.

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- \$2,917.28
- by Calendar Year

**SERS ESTIMATED ALTERNATIVE RETIREMENT - MONTHLY BENEFIT**

| Plan                      | Service Credit (Years) | Formula | % of FAC    |
|---------------------------|------------------------|---------|-------------|
| SERS Alternative - Tier 2 | 20.3333 X              | 2.50 %  | = 50.8333 % |
| SERS Regular - Tier 2     | 10.4167 X              | 1.67 %  | = 17.3959 % |
| Total Percentage of FAC = |                        |         | 68.2292 %   |
| Projected FAC X           |                        |         | \$6,043.93  |

**Estimated Benefit \$4,123.73**

**Projected Retirement Date 9/1/2016**

**Notes:**

- The benefit was calculated as of 12/15/2022 instead of 01/11/2023, because of the Member's latest posted earnings date.
- Eligibility rule met: Tier 2: 67 and 10 yrs.
- Additional projected service: 0.25 years.
- Receiving Regular formula (40 ILCS 5/14-108).
- [S] SERS Alternative - Coordinated Corrections, Tier 2, 8.5% service qualifies for Alternative rate ((40 ILCS 5/14-108) (g), (h), (i)).
- Projected monthly gross increase for unused benefit time: \$6.16.

Doe, Jane ▾

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Account as of  
8/20/2015

15 years 1 month

\$26,795.86

\$2,917.28

Service Credit by Calendar Year

| ESTIMATED DISABILITY BENEFITS  |                    |
|--|--------------------|
| If you become disabled and meet SERS qualifications for disability benefits you may be eligible to receive one of the following estimated benefits below:  |                    |
| <b>Non-Occupational - Monthly Benefit</b><br>(These benefits will be reduced by any Social Security Disability benefits received.)   | <b>\$1,458.64</b>  |
| <b>Occupational - Monthly Benefit</b><br>(These benefits will be reduced by Workers' Compensation benefits received.)  | <b>\$2,187.96</b>  |
| While you receive SERS disability benefits, your SERS account will continue to be credited with service and contributions as if you were working.  |                    |
| ESTIMATED DEATH/SURVIVOR BENEFITS  |                    |
| <b>Non-Occupational Death - Survivor Monthly Benefit</b><br>When death results from non-work related cause, this benefit is payable to your eligible spouse at age 50 (or sooner if you have eligible children).                       | <b>\$400.00</b>    |
| <b>Non-Occupational Death - Family Maximum Monthly Benefit</b>   | <b>\$600.00</b>    |
| <b>Occupational Death - Survivor Monthly Benefit*</b><br>When death results from work-related duties, this benefit is payable to your eligible survivors. This benefit will be reduced by any Workers' Compensation benefits received. | <b>\$1,458.64</b>  |
| <b>Lump Sum Death Benefit without Eligible Survivors</b>   | <b>\$44,299.54</b> |
| <b>Lump Sum Death Benefit with Eligible Survivors</b>  | <b>\$23,146.76</b> |
| *Occupational benefits may have additional amounts payable if you have children under 18 or under 22 if a full time student.   |                    |





STATE RETIREMENT SYSTEMS

# Member Services

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Account as of 5/19/2022

## Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

|                            |                                    |
|----------------------------|------------------------------------|
| SERS MEMBERSHIP RECORD     | FEDERAL TAX WITHHOLDING CALCULATOR |
| <b>FEDERAL WITHHOLDING</b> | Federal Tax Withholding Calculator |
| NOMINATED BENEFICIARIES    |                                    |
| DEMOGRAPHICS               |                                    |
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| INSURANCE                  |                                    |
| TERMS AND CONDITIONS       |                                    |

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STATE RETIREMENT SYSTEMS

# Member Services

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### SRS NOMINATED BENEFICIARIES

| Order Number | Beneficiary Name | Date Added |
|--------------|------------------|------------|
| 1            | John Doe         | 8/1/2010   |
| 2            | Sarah Doe        | 6/14/2012  |
| 2            | William Doe      | 6/14/2012  |
| 3            | Thomas Doe       | 11/8/2014  |

The beneficiaries listed above are your nominated beneficiaries to whom a lump sum death benefit will be payable at your death. Your death benefits will be paid equally to your primary beneficiaries (those listed as #1). If some of your #1 beneficiary(s) predecease you, your death benefits will be divided among the #1's still living. Beneficiaries listed as #2's will only be paid if NO primary beneficiaries survive you. The same process applies to remaining beneficiaries listed as #3 or greater.

**You may have other nominated beneficiary forms to update for benefits through state-sponsored programs such as Minnesota Life Insurance or the State's Deferred Compensation Plan.**

### UPDATE NOMINATED BENEFICIARIES

if you need to update your beneficiaries or if any of the above information is incorrect, please complete, sign, and return the appropriate Beneficiary Nomination form found on the [Member Services](#) page.

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2101 South Veterans Parkway  
P.O. Box 19255  
Springfield, IL 62704-9255

217-785-7444  
655-504-4275  
Email: sers@ers.illinois.gov

### Death Benefit Beneficiary Designation

Refer to instructions on opposite page. Type or print in ink.

#### Member information

Name (Last, first, middle) \_\_\_\_\_

SSN (last 4) or Member ID \_\_\_\_\_

Address (Street, City, State, Zip) \_\_\_\_\_

Phone number \_\_\_\_\_

*Any death benefits payable by State Employees' Retirement System shall be paid in EQUAL SHARES to the following beneficiaries who survive me.*

| Beneficiary name (last, first, middle initial) | Street Address<br>City, State, Zip code | SSN (last 4 digits) (optional) | Date of Birth (MM/DD/YYYY) |
|--|---|--------------------------------|----------------------------|
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |

PRIMARY

*In the event all primary beneficiaries die before me, the death benefit shall be paid in EQUAL SHARES to the following secondary beneficiary(ies) who survive me.*

| Beneficiary name (last, first, middle initial) | Street Address<br>City, State, Zip code | SSN (last 4 digits) (optional) | Date of Birth (MM/DD/YYYY) |
|--|---|--------------------------------|----------------------------|
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |
|  |   |                                |                            |

SECONDARY

*By signing below I certify this information is correct and that I am aware that knowingly making a false statement or falsifying a record in an attempt to defraud SERS is a class 3 felony. I understand that if the SERS Board of Trustees has a reasonable suspicion that an attempt has been made to defraud SERS, it is required to report the matter to the appropriate State's Attorney for investigation.*

Member signature \_\_\_\_\_ Date \_\_\_\_\_

# Beneficiary Information

- **Keep current** – State employees have 3 possible beneficiary forms.
- Name and address change
- **How you identify** – spouse, sons, daughters, etc.
- Minors/Guardians
- Your estate is your beneficiary
- Updating SERS beneficiary form
  - **Does not change**
  - Life Insurance
  - Deferred Compensation



STATE  
RETIREMENT  
SYSTEMS

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8/20/2015

**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

SERS MEMBERSHIP RECORD

FEDERAL WITHHOLDING

NOMINATED BENEFICIARIES

**DEMOGRAPHICS**

MEMBER SERVICES

SERVICE PURCHASES

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TERMS AND CONDITIONS

## PROFILE

|            |             |
|------------|-------------|
| Full Name  | Jane Doe    |
| SSN        | XXX-XX-9999 |
| Gender     | Female      |
| Birth Date | 3/12/1974   |

## ADDRESSES

|      |  |
|------|--|
| Home | 1123 West Washington Street, Springfield, IL 62704 |
| Work | 7854 Taylor Avenue, Springfield, IL 62712          |

The only way to change your home address is to submit two (2) W4 forms  (C-25 Employee's Withholding Exemption Certificate) to your Agency's Payroll Office that indicate your correct address.

## PHONE NUMBERS

|                               |                |
|-------------------------------|----------------|
| Cell                          | (217) 444-2222 |
| Fax                           | (217) 888-9999 |
| Home <input type="checkbox"/> | (217) 777-4444 |
| Work                          | (217) 888-3333 |

## EMAIL ADDRESSES

|                               |                   |
|-------------------------------|-------------------|
| Home <input type="checkbox"/> | Jane@gmail.com    |
| Work                          | Jane@illinois.gov |

# Address Changes

Make sure SRS has your current address by changing your address by filling out the Employee Address Certification (C-26) Form at your agency.



STATE RETIREMENT SYSTEMS

# Member Services

Doa. Jane

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**Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]**

|                         |   |
|-------------------------|---|
| SERS MEMBERSHIP RECORD  | SERS MEMBER SERVICES                          |
| FEDERAL WITHHOLDING     | APPLICATION FOR NON OCC DISABILITY <b>↓</b>   |
| NOMINATED BENEFICIARIES | APPLICATION FOR OCC DISABILITY <b>↓</b>       |
| DEMOGRAPHICS            | APPLICATION FOR TEMPORARY DISABILITY <b>↓</b> |
| <b>MEMBER SERVICES</b>  | AUTHORIZATION TO RELEASE <b>↓</b>             |
| SERVICE PURCHASES       | BENEFICIARY NOMINATION <b>↓</b>               |
| ANNUAL STATEMENTS       | MEMBER DEMOGRAPHIC CONFIRMATION <b>↓</b>      |
| PAY STUB                | NON OCC DISABILITY MEDICAL REPORT <b>↓</b>    |
| INSURANCE               | OCC DISABILITY MEDICAL REPORT <b>↓</b>        |
| TERMS AND CONDITIONS    | TEMPORARY DISABILITY MEDICAL REPORT <b>↓</b>  |
|                         | TRANSFER/ROLLOVER CERTIFICATION <b>↓</b>      |
|                         | Form 3924_Non                                 |
|                         | Form 3924_occ                                 |
|                         | Form 3924_T                                   |
|                         | Form 3934                                     |
|                         | Form 101                                      |
|                         | Form 1006                                     |
|                         | Form 3114                                     |
|                         | Form 3213                                     |
|                         | Form 3135                                     |
|                         | Form 2064                                     |

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All aspects of the administration of the State Retirement Systems of Illinois (SRS), including but not limited to benefit calculation and payment, must comply with state and federal law (40 ILCS 5/2, 5/14, and 5/18). No employee of SRS has the authority to bind the System to take action contrary to the law, even in the event of a misstatement of law. Furthermore, while this statement describes SRS' current understanding of the law, this could change as a result of court opinions, statutory changes or other matters (e.g. Attorney General's opinions). Accordingly, SRS is required under law to correct any mistake in benefit amount, even after payments have begun. Use of any information from this website, form or any other document provided by SRS is for general information only.



STATE RETIREMENT SYSTEMS

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**SERS SERVICE PURCHASES**

[Request the Cost of Optional Service Purchases for which I May Qualify](#)

[My Service Purchase Offers with Payment Options](#)

[View My Service Purchase Payments and Balances](#)

**SERS PAYABLE BENEFIT TIME (ONLY AVAILABLE UPON RETIREMENT)**

[My Sick And Vacation Contribution Election](#)

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## Doe, Jane - XXX-XX-9999 - [Member Id: 12-3456789]

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OPT OUT PREFERENCES

Opt Out of Paper Annual Statements: **Yes**

SERS ANNUAL STATEMENTS

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement

SERS Active Member Statement



**STATE EMPLOYEES' RETIREMENT SYSTEM**

2101 S. Veterans Parkway, P. O. Box 19255  
Springfield, IL 62794-9255  
217-785-7444 TDD 217-785-7218

[www.srs.illinois.gov](http://www.srs.illinois.gov)

**Statement of Account as of 6/1/2016 Active Member**

Social Security: XXX-XX-9999  
Member ID: 12-3456789  
Tier: Tier 2  
Membership Date: 07/01/2012  
Service Credit: 15.9167 yrs. (191.00 mos.)  
Total Contributions: \$28,120.93  
Final Average Compensation: \$2,917.28  
Monthly Rate of Pay: \$2,917.28  
Date of Birth: 03/12/1984  
Phone Number: (217) 777-4444  
Email: John@gmail.com  
Gender: Male

10-000  
JOHN T DOE  
1123 WEST WASHINGTON STREET  
SPRINGFIELD, IL 62704

*These benefits assume continuous service at current rate of pay through benefit effective date.*

**Regular Retirement - Monthly Benefit** 12/01/2056 **\$1,433.14**  
Age 67 with 10 Years of Service  
You must be at least age 67 with 10 years of service.  
**Reduced Retirement - Monthly Benefit** 04/01/2051 **\$980.46**  
You must be age 62 with 10 years of service. Your benefit is reduced by 1/4 of one percent for each month under the age of 67.

**Estimated Retirement Benefits**

(217) 785-7366

For each month (21 days) of unpaid sick days and/or paid sick and vacation days, your projected monthly gross is anticipated to increase by \$4.06.

**Estimated Disability Benefits**

(217) 785-7270

If you become disabled and meet SERS qualifications for disability benefits you may be eligible to receive one of the following estimated benefits below:

**Non-Occupational - Monthly Benefit** **\$1,458.64**  
(These benefits will be reduced by any Social Security Disability benefits received.)  
**Occupational - Monthly Benefit** **\$2,187.96**  
(These benefits will be reduced by Workers' Compensation benefits received.)

While you receive SERS disability benefits, your SERS account will continue to be credited with service and contributions as if you were working.

|  |   |
|--|---|
| <b>Estimated Death/Survivor Benefits</b><br>(217) 785-7366 | <p><b>Non-Occupational Death - Survivor Monthly Benefit</b><br/>When death results from non-work related cause, this benefit is payable to your eligible spouse at age 50 (or sooner if you have eligible children). <b>\$400.00</b></p> <p><b>Non-Occupational Death - Family Maximum Monthly Benefit</b><br/><b>\$800.00</b></p> <p><b>Occupational Death - Survivor Monthly Benefit</b><br/>When death results from work-related duties, this benefit is payable to your eligible survivors. This benefit will be reduced by any Workers' Compensation benefits received. <b>\$1,458.64</b></p> <p><i>Occupational benefits may have additional amounts payable if you have children under 18 or under 22, if a full time student.</i></p> <p><b>Lump Sum Death Benefit without Eligible Survivors</b> <b>\$45,771.84</b><br/><b>Lump Sum Death Benefit with Eligible Survivors</b> <b>\$24,418.56</b></p> |
|--|---|

|   |  |
|---|--|
| <b>Retirement Beneficiary Information</b><br>(217) 785-6973 | <p>Your death benefits will be paid equally to your primary beneficiaries (those listed as #1). If some of your #1 beneficiary(s) predecease you, your death benefits will be divided among the #1's still living. Beneficiaries listed as #2's will only be paid if NO primary beneficiaries survive you. The same process applies to remaining beneficiaries listed as #3 or greater.</p> <p>1 - Jane Doe<br/>2 - William Doe<br/>2 - Sarah Doe<br/>3 - Thomas Doe</p> <p>If you would like to change or update your beneficiaries, you may obtain the form by logging into the <a href="http://member.services.srs.illinois.gov">member.services.srs.illinois.gov</a> website and clicking on the Member Services tab located on the left side.</p> <p>Remember, you may have death benefits through other state-sponsored programs such as State of Illinois life insurance or Deferred Compensation that have separate beneficiary forms.</p> |
|---|--|

|   |   |
|---|---|
| <b>Reciprocal Service</b><br>(217) 785-7379 | <p><b>No reciprocal service</b></p> <p>Please visit <a href="http://www.srs.illinois.gov">www.srs.illinois.gov</a> for a complete list of all reciprocal systems.</p> |
|---|---|

|                        |   |
|------------------------|---|
| <b>Agency Contacts</b> | <p><b>Retirement Coordinator</b><br/>Sally Smith<br/>(217) 777-5555</p> |
|------------------------|---|

## **SERS & Financial Planning**

How many years of service credit does it take to receive the maximum benefit of 75% under the regular formula?

**44 years and 11 months**

How many years to achieve the max benefit of 80% for coordinated alternative formula?

**32 years**

How much is a state worker's regular formula contribution rate to SERS?

**Regular Formula**

**4% Coordinated**

**8% Non-Coordinated**

What is the name of the 457B plan that a state worker can contribute to?

**Deferred Compensation**

Name the program that allows a state worker to defer money for medical and daycare expenses.

**Flex Spending**

If a state worker dies and his/her beneficiary is a minor, who is paid?

**The minor's guardian OR to a Uniform Transfers to Minors Act (UTMA) account**

If you receive a SERS pension, may you still receive social security if you paid into social security?

**Yes**

# Tier 2 Benefits

Tier 2 members are individuals who became a member of SERS or a reciprocal system after January 1, 2011.

# Tier 2 Contributions Coordinated

|            | Regular | Alternative |
|------------|---------|-------------|
| Retirement | 3.5%    | 8.0%        |
| Survivor   | 0.5%    | 0.5%        |
| Total      | 4.0%    | 8.5%        |

## Tier 2 Contributions Non-Coordinated

|            | Regular | Alternative |
|------------|---------|-------------|
| Retirement | 7.0%    | 11.5%       |
| Survivor   | 1.0%    | 1.0%        |
| Total      | 8.0%    | 12.5%       |

## Tier 2 Regular Formula

Eligible at age 67 with 10 years  
of service credit

**FAC:** Final Average Compensation is the average  
of the highest consecutive 96 months over the  
last 120 months of service.



## Early Option Tier 2 Reduced Regular Formula

|                       |                   |      |           |
|-----------------------|-------------------|------|-----------|
| Age Service<br>Credit | <u>62</u>         | thru | <u>67</u> |
|                       | At least 10 years |      |           |

Reduced ½ of 1% per month under age 67

**Example:** Age 62 is a 30% reduction from your pension.

## Tier 2 Regular Formula Coordinated Employees who pay into Social Security

Years of  
Service X 1.67% X FAC = Pension  
Credit

FAC is the highest consecutive 96 months out of the last 120 months.

## **Tier 2 Regular Formula Non-Coordinated Employees who do not pay into Social Security.**

Years of  
Service X 2.2% X FAC = Pension  
Credit

FAC is the highest consecutive 96 months out of the last 120 months.

## **Tier 2 Final Average Compensation**

Monthly salary during the 96 highest consecutive months of service within the last 120 months.

The retirement benefit is calculated on a maximum salary posted on our website.

This amount increases annually by 3% or one-half of the Consumer Price Index, whichever is less.

## Tier 2 Alternative Formula

- Age 60 with 20 years of alternative service credit

**FAC**: Final Average Compensation is the average of the highest consecutive 96 months over the last 120 months of service.

## Tier 2 Alternative Formula Employees Coordinated

- Dept. of Corrections
- Juvenile Justice

## Tier 2 Alternative Formula Coordinated

Years of  
Service X 2.5% X FAC = Pension  
Credit

FAC is the highest consecutive 96 months out  
of the last 120 months.

## Tier 2 COLA Increase

3% or ½ of the **Consumer Price Index** for the  
preceding calendar year, whichever is less. Tier 2  
increases are non-compounded.

**Regular Formula:** The January after you have been  
retired for a full year. If you retire under age 67, the  
January after you turn 67.

**Alternative Formula:** The January after you have been  
retired for a full year or age 60, whichever is later.  
Future increases are not limited by the 80% maximum.

**COLA:** Cost of Living Adjustment.

## Optional Service

## Optional Service Purchases

### Short periods:

- Does not allow for temporary or contractual time

### Previously Refunded Service Credit

- Must have 24 months of service credit with SERS or a reciprocal system to be eligible to purchase with SERS or a reciprocal system.

## Optional Service Purchases

### Military Time:

- Maximum of 48 months of active duty (can be purchased in one-month increments)

### Leaves of Absence service credit:

- Must be after 1982 and less than one year

## Is it worth it to buy service credit?

### EXAMPLE:

6 months short period costs to purchase:  
\$2,000.00

Every month of service credit you add to your projected monthly increase is  $\$9.50 \times 6 = \$57.00$

$\$2,000.00$  divided by  $\$57.00 = 35.09$  months  
Less than 3 years to recover the cost of purchase

## **Service Purchase Payment Options**

### **PRE-TAX OPTIONS**

- Payroll deduction (irrevocable)
- Sick & vacation payment (upon retirement)
- Tax Deferred lump sum
- Rollovers
  - Deferred Compensation
  - IRA
  - Eligible pension plan

## **Optional Service Payment Options**

### **POST-TAX OPTIONS**

- Lump sum
- Post-tax installment periods
- NO CASH

## **Sick & Vacation**

### **Sick & Vacation Days**

- Can Make You Eligible to Retire Sooner
- Can Increase Your Pension
- Counts for Insurance



## Sick Leave & Vacation Service Credit Conversion Chart

| Days    | = | Months | Days    | = | Months |
|---------|---|--------|---------|---|--------|
| 1-5     | = | 0.25   | 131-135 | = | 6.25   |
| 6-10    | = | 0.50   | 136-140 | = | 6.50   |
| 11-21   | = | 1.00   | 141-151 | = | 7.00   |
| 22-26   | = | 1.25   | 152-156 | = | 7.25   |
| 27-32   | = | 1.50   | 157-161 | = | 7.50   |
| 33-43   | = | 2.00   | 162-173 | = | 8.00   |
| 44-48   | = | 2.25   | 174-178 | = | 8.25   |
| 49-53   | = | 2.50   | 179-183 | = | 8.50   |
| 54-65   | = | 3.00   | 184-195 | = | 9.00   |
| 66-70   | = | 3.25   | 196-200 | = | 9.25   |
| 71-75   | = | 3.50   | 201-205 | = | 9.50   |
| 76-86   | = | 4.00   | 206-216 | = | 10.00  |
| 87-91   | = | 4.25   | 217-221 | = | 10.25  |
| 92-96   | = | 4.50   | 222-226 | = | 10.50  |
| 97-108  | = | 5.00   | 227-238 | = | 11.00  |
| 109-113 | = | 5.25   | 239-243 | = | 11.25  |
| 114-118 | = | 5.50   | 244-248 | = | 11.50  |
| 119-130 | = | 6.00   | 249-260 | = | 12.00  |

## Payable Time

- Vacation Days 55
- Personal Days\* 1.5  
56.5 = 3.00 Months

\* Personal time is payable at half the rate.

**Example:** 3 days = 1.5 days payable.

## **Unpaid Time**

Sick days earned after 1997

88 = 4.25 Months

**Lump Sum Checks for vacation days are issued from your respective Agency.**

Members can pay their contribution rate to establish additional service credit from their paid vacation days and accumulated sick days. This is done by completing Form 1404 with your payroll officer.

# Reciprocity

## Reciprocal Time

- 13 Systems
- Make the choice at retirement to use reciprocity
- Repay the contributions to the reciprocal system that you took a refund from
- Must be employed with SERS for 24 months
- Required minimum of 12 months of employment at a reciprocal system to use reciprocity. To purchase a refund from another reciprocal system, contact other reciprocal systems directly.

## Reciprocal Time

- Must have at least one year (12 months), of credit with the other reciprocal system.
- Minimum vesting of ten years

## Reciprocal Time

- Can NOT be used to meet the Alternative formula eligibility.
- Not all Reciprocal Systems service counts towards insurance, only eligible SURS time and all TRS time if the member is vested with SERS.



2101 South Veterans Parkway  
P.O. Box 19255  
Springfield, IL 62794-9255

217-785-7444  
Email: sers@srs.illinois.gov

## Retirement Systems Reciprocal Act Fact Sheet

| Reciprocal Systems  |   |
|---|---|
| Chicago Teachers' Pension Fund<br>425 S. Financial Plaza,<br>Ste. 1400<br>Chicago, IL 60605-1000                                      | tsd.org<br>312-441-4464<br>Fax: 312-441-7185  |
| County Employees' Annuity & Benefit Fund of Cook County<br>79 W. Madison St. Ste. 1825<br>Chicago, IL 60602-2103                      | cookcountyretirement.com<br>312-463-2300<br>Fax: 312-463-9790                             |
| Forest Preserve District of Cook County<br>Employment Annuity & Benefit Fund<br>79 W. Madison St. Ste. 1825<br>Chicago, IL 60602-2103 | cookcountyretirement.com<br>312-463-2300<br>Fax: 312-463-9790                             |
| Illinois Wholesale Retirement Fund<br>2211 York Rd., Ste. 500<br>Oak Brook, IL 60521-2221   | iwrf.org<br>800-454-6888<br>(800-275-4072)<br>Fax: 312-574-4589                           |
| Judge & General Assembly Retirement System<br>2101 S. Veterans Pkwy, P.O. Box 1825<br>Springfield, IL 62794-9255                      | ira.illinois.gov<br>217-782-4600<br>Fax: 217-624-9039                                     |
| Laborem Annuity & Benefit Fund of Chicago<br>211 N. Clark St., Ste. 1300<br>Chicago, IL 60604-4729                                    | labfchicago.org<br>312-236-2065<br>Fax: 312-236-9574                                      |
| Metropolitan Water Reclamation District Retirement Fund<br>111 E. Oak, Ste. 309<br>Chicago, IL 60611-2598                             | mwrdf.org<br>312-763-2222<br>Fax: 312-763-6660  |
| Municipal Employees' Annuity & Benefit Fund of Chicago<br>221 N. Clark, Ste. 700<br>Chicago, IL 60604-4767                            | mef.org<br>312-236-4700<br>Fax: 312-927-4192  |
| Park Employees' Annuity & Benefit Fund of Chicago<br>16 E. Monroe, Ste. 2729<br>Chicago, IL 60603                                     | chicagoparkretirement.org<br>312-463-0450<br>Fax: 312-463-9114                            |
| State Employees' Retirement System of Illinois<br>2101 S. Veterans Pkwy, P.O. Box 1825<br>Springfield, IL 62794-9255                  | ira.illinois.gov<br>Springfield 217-785-7444<br>Chicago 312-814-6883<br>Fax: 217-624-2255 |

### What is system reciprocity?

The Illinois Retirement Systems Reciprocal Act gives retiring Illinois public employees the option to use service credit earned within the public retirement systems listed in this fact sheet toward a benefit calculated based upon combined pension service between funds.

To use the provisions of the Reciprocal Act, the systems will exchange information regarding service credits, earnings and other important information to determine payable benefits.

### Earning service credits

Service credits are earned based on the amount of time you participate in a retirement system. Service credit established in all retirement systems is considered under the Reciprocal Act, with the exception of the following:

- credit of less than one year (12 months) of participation in any system, except credit earned by teacher's aides in IMRF (check with your IMRF representative for specific provisions on this rule)
- credits that have been forfeited by accepting a refund, but have not been repaid; and
- credits that have already been applied toward a retirement pension.

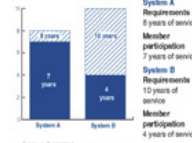
### Benefits of reciprocity

You can decide if you want to combine your service credits or retire independently under each individual system. In both scenarios, you must meet the qualifications of each individual retirement system before you are eligible to earn a pension, but combining service credits can potentially give you enough total service credits to qualify in a system that you might not have enough credits for otherwise (Example 1).

Because of the ability to use your service credits among reciprocal systems, you could have a larger combined pension and/or begin drawing benefits earlier than if you retire from each system independently.

| Reciprocal Systems (Cont'd)  |   |
|--|---|
| State Universities Retirement System<br>1901 Fox Drive<br>Chicago, IL 60610-7223                   | sur.org<br>800-776-7877<br>Fax: 217-478-9880  |
| Teachers' Retirement System<br>2815 W. Washington St., P.O. Box 1825<br>Springfield, IL 62794-9255 | trsl.org<br>877-627-5877<br>Fax: 217-733-0204 |

Example 1: The benefit of time



This member wouldn't have enough service credit to retire independently in either system. However, under reciprocity the member's combined service credit is 11 years, which qualifies the member for a proportional pension from each system (assuming the member meets all other system requirements for eligibility).

Example 2: The potential of a higher benefit  
A member has 12 years of service with a final average compensation (FAC) of \$1,600 per month with System A, and 20 years of service with a FAC of \$2,400 per month with System B.

| System                  | Formula           | Benefit        |
|-------------------------|-------------------|----------------|
| System A                | 1.6% x 12 x 20.0% | \$3,840/month  |
| System B                | 2.0% x 20 x 20.0% | \$8,000/month  |
| <b>With Reciprocity</b> | 1.6% x 32 x 20.0% | \$10,240/month |

If you choose to combine your service credits using reciprocity, you must meet the highest minimum qualification of all systems involved. Each system looks at combined service credits and earnings, paying their share of the pension accordingly. The highest final average compensation (FAC) from all systems is used to calculate your benefit, but each system uses its own formula to determine the amount you'll receive from them, including annual increases (Example 2).

### Concurrent service

If a member is granted service credit by multiple funds for a given period of time, adjustments are made to ensure the member does not receive service credit from both systems for the same period of time.

If you contribute to multiple systems in the same month, it's not legally permitted to earn more than one-month's service credit during that time.

### Reinstating service credits

If you previously participated in a reciprocal system and took a refund when you separated service, you will need to reinstate your service credit in order to include it in your reciprocal benefit.

You can do this by repaying the refunded amount after a minimum of two years with another retirement system, but it must be reinstated while you're still a contributing member under the Reciprocal Act.

### Pension estimates

You can receive an estimate of your benefit by submitting a request to the most recent system with which you're employed. Include information about all systems you participated in, as well as your estimated retirement date.

### Applying for benefits

If you'd like to apply for benefits under the Reciprocal Act, you should:

- request an application from each system you participated in a minimum of 60 days before your planned retirement date; and
- return the completed forms to each system, requesting reciprocity provisions.

### Returning to work

If you have started receiving retirement benefits but return to work with one of the reciprocal systems paying a pension to you, all systems may suspend payments based on direction from the employing system.

Once your employment ends, the pension payments will be reinstated. Each system will determine if your benefit needs to be recalculated to add the additional service credits earned.

# Disability

## **Occupational Disability Job-Related**

### **Requirements:**

- Be a member of SERS.
- File a claim with and receive benefits from Workers' Compensation.
- File the required forms with SERS.
- Members DO NOT have to use any benefit time for OCC or a TEMP disability benefit.

## **Occupational Disability**

- 75% of your Final Average Compensation for Tier 2 members.
- SERS will pay the difference between Workers' Compensation up to 75% of the member's FAC
- The member is not required to use sick time

## Occupational Disability Ends

- You reach age 65
- Your disability ends, when your doctor releases you.
- You resume employment
- If your disability begins after age 60, benefits are payable up to 5 years for Tier 2 members.

If your WC claim was denied you **MUST** file for Temporary disability benefits.

SERS will pay occupational disability while the member is receiving Temporary Total Disability (TTD) from WC or if a member has received a settlement.

WC claims for State employees are handled by Gallagher Bassett. Employees of the Toll Highway are handled by CorVel.

Once WC starts paying the member, then SERS can start paying benefits.

## Remember

- If you were denied by Workers' Comp., you need to apply for SERS Temporary disability benefit.
- Temporary benefits members have a 30-day waiting period from their date last paid.
- Not required to use sick days.

## Temporary Disability Benefits

- Only option for members who have had their Workers' Comp. claim denied or their TTD benefits suspended or terminated.
- • Must have 18 months of creditable service with the state (Can use SERS or TRS time).
- • Must wait 30 days from their date last paid to start receiving the benefit.
- • Will be required to submit forms showing they are appealing their WC denial.
- • Can only be on benefit for  $\frac{1}{2}$  the time they have worked for the state.



## When a WC claim is denied

- If WC denies a claim and the member is NOT going to appeal the decision, they can apply for a nonoccupational benefit.
- If they want a nonoccupational benefit and have had their WC claim denied, they MUST submit a letter to SERS stating they are not appealing their denial.
- The letter MUST say that they are not now, and will not in the future, seek any compensation from the Illinois Workers' Compensation Commission for their injury or illness.

## Nonoccupational Disability

- Disability resulting from causes not related to your occupation.
- 18 months credited service. Only SERS and TRS reciprocal time can be used for eligibility.
- Off payroll for more than 30 days.
- Granted a medical leave of absence approved from your agency.
- MUST use all your accumulated sick leave.
- Have submitted the required forms.

## Nonoccupational Disability

How Long Can I Stay on  
Nonoccupational Disability?

- Eligible for 1/2 of your active service credit.

**Example:** worked 10 years, eligible for  
disability for 5 years

## Nonoccupational Disability

- You exhaust one-half of your credited service
- Your disability ends, your doctor releases you
- You resume employment
- If your disability begins after age 60, benefits are payable up to 5 years for Tier 2 members.

## **Nonoccupational Disability**

How Much Money?

- **Tier 2** – 50% of your FAC

## **Pregnancy and Nonoccupational Disability**

Members now receive 10 weeks of maternity leave. Most will no longer qualify for SERS' Non-Occ disability benefit. If the member has a medical condition that would keep her off work after the maternity leave, the member will need to supply medical evidence to support inability to return to work.

This does not apply to Tollway employees.

## **Early Pregnancy Leave**

Members who are taken off work for a medical condition prior to delivery can apply for SERS' Non-Occ disability. They must supply medical evidence of their need to be off work and must be off work more than 30 days prior to the birth of the baby to qualify.

## **Occupational & Nonoccupational Disability**

While on disability with SERS your service credit continues to be applied to your account.

## **My Agency wants me to resign?**

- Members may resign from their agency and remain on SERS benefit as long as they continue to meet the eligibility and medical disability requirements.
- Members must be established on SERS disability benefit **BEFORE** they resign from their agency.
- This allows the agency to post and fill the position.

## **Death Benefits**

## **Active Employees Death Benefits (Qualified Survivors if 18 months of service)**

### Survivor Benefits

- \$1,000 Lump Sum Payment
- Monthly Annuity
  - **Tier 2:** 66 2/3% of accrued pension
- Insurance (possibly)

### **AND**

- Retirement contributions portion to nominated beneficiary plus interest

## **Active Employees Death Benefits With No Qualified Survivors**

- All contributions plus interest to nominated beneficiary or estate

### **AND**

- One month's salary for each full year of service credit, up to six years
  - Six month maximum
  - One month minimum

# Important Resources

- State Employees' Retirement System  
217-785-7444  
[srs.illinois.gov](http://srs.illinois.gov)  
[sers@srs.illinois.gov](mailto:sers@srs.illinois.gov)
- CMS Deferred Compensation  
800-442-1300 ext. 3  
217-782-7006
- Social Security Administration  
800-772-1213  
[ssa.gov](http://ssa.gov)
- MyBenefits Service Center  
844-251-1777  
[mybenefits.illinois.gov](http://mybenefits.illinois.gov)
- Empower  
833-969-4532  
[myillinoisdcplan.com](http://myillinoisdcplan.com)